

A GUIDE TO SSI FOR GROUPS AND ORGANIZATIONS



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A MESSAGE FROM SOCIAL SECURITY COMMISSIONER GWENDOLYN S. KING

Extending a helping hand to low-income elderly, blind, and disabled adults, and to blind and disabled children, has always been a major goal of the Social Security Administration, and it is one of my highest priorities. It is our responsibility to give these most vulnerable of our citizens the opportunity to receive the benefits and services of Supplemental Security Income (SSI), to provide them with accurate and meaningful information about the program, and to make the process of applying for benefits and maintaining eligibility as easy as possible.

In spite of our efforts, we know there are still many eligible people who have not applied. Perhaps they don't know about the program or they're too proud to ask for help or they're afraid. Removing these barriers that keep people from asking for help is one of our greatest challenges. And it's a challenge we cannot meet alone.

We need you to help us help others. Often the people you serve are the people we are trying to reach. You can assist us by identifying people who may be eligible for SSI and referring them to us. You can spread the word about SSI and encourage people to apply. You can help people gather the information they need to apply and assist them with the application process. With your help, SSI can make the difference. Thank you.

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INTRODUCTION

Supplemental Security Income (SSI) is a Federal program that provides monthly payments to aged, blind, and disabled people who have little or no resources and income.

The Social Security Administration administers the SSI program. It determines eligibility of claimants, makes the basic payments to recipients, and maintains a master record of recipients. Even though the Social Security Administration runs the program, SSI is different than Social Security. SSI is financed from general funds of the U.S. Treasury—personal income taxes, corporation taxes, and other taxes. Social Security is funded primarily through the Social Security taxes paid by workers, employers, and self-employed people. The two programs also differ in other areas, such as conditions for eligibility and the method of figuring payments.

This booklet describes the SSI program in detail. It is designed to assist institutions, groups, and organizations that have contact with potential or present SSI recipients. A one-page *SSI Eligibility Requirements* desktop guide is also available from Social Security to help groups and organizations screen potential recipients.

A more general description of the SSI program can be found in the booklet, *Supplemental Security Income*. Social Security also has a simple leaflet for potential recipients called, *You May Be Able to Get SSI*.

HOW INSTITUTIONS, GROUPS, AND ORGANIZATIONS CAN HELP

Social Security needs the assistance of institutions, groups, and organizations to pass the word about SSI. Although over 4 million people receive SSI payments each month, other people may be eligible but are not aware of the program. Agencies with contacts with aged, blind, or disabled people can serve a vital role in helping Social Security reach potential recipients.

HELP WITH APPLICATIONS

Organizations can assist people with applying for benefits by providing transportation to interviews, helping people gather the information needed to apply (see page 26), and assisting people with obtaining medical evidence. Often, people are afraid to deal with "the government." Organizations can help allay these fears by assisting the person in the application process.

HELPING THE HOMELESS

Receiving SSI may allow a homeless person to get permanent housing. But having a permanent residence is **not** a requirement for eligibility to SSI payments. Social Security can make special arrangements for delivering SSI checks to the homeless. An organization can help by serving as a mail drop—permitting checks or other important Social Security information to be sent to the organization's address where the homeless person can pick them up.

SERVING AS REPRESENTATIVE PAYEES

Some SSI recipients are unable to manage their money so their SSI benefits must be made through a representative payee. A representative payee is responsible for using the benefits on behalf of the recipient for his or her personal care and well-being.

Additionally, the SSI law requires that payments to disabled drug addicts and alcoholics be made through a representative payee.

Occasionally, an SSI recipient has no one willing to take responsibility for his or her money. Organizations can help by volunteering to serve as representative payees.

PRE-RELEASE AGREEMENTS

The pre-release program was designed to help people make the transition to the community when released from a public or private facility. Institutions are encouraged to enter into pre-release agreements with their local Social Security offices. The pre-release process allows potential SSI recipients to apply for SSI before being released so that an SSI payment can be made upon discharge from the facility.

CONTINUED PAYMENTS WHILE IN AN INSTITUTION

Although SSI eligibility is generally restricted for individuals who reside in a public institution and the SSI payment amount is limited for individuals who reside in an institution where Medicaid is paying for more than half the cost of their care, an individual may continue to receive **full** SSI payments during a **temporary** stay in an institution.

Recipients can qualify for these payments if they need to maintain and pay expenses associated with their permanent residence and a doctor certifies they are expected to be in the facility 90 days or less. They also must give Social Security evidence that they meet these requirements by the 10th day of the month following the month of admission. Institutions and other organizations can help individuals qualify for continued SSI payments by notifying (or helping them notify) Social Security as soon as possible of their entrance into the institution.

WHO CAN GET SSI?

To be eligible for SSI, a person must be 65 or older or disabled or blind, have limited resources and income, and meet certain other requirements. Many of the additional requirements are explained starting on page 20.

Disabled or blind children, as well as adults, may be eligible. The age of a blind or disabled person makes no difference.

A person who qualifies for SSI on the basis of **both** age **and** disability or blindness can receive payments under whichever category is more advantageous. For example, a person who is 65 and disabled may receive a higher payment as a disabled recipient because of the additional income exclusions allowed for the disabled. If a person qualifies under more than one eligibility category, Social Security can explain which is the most advantageous.

A person 18 or older is considered disabled if a physical or mental impairment or combination of impairments prevents him or her from working and is expected to last at least 12 months or to result in death.

A child under 18 may be found disabled with a physical or mental impairment that is comparable in severity to one that would prevent an adult from working and is expected to last at least 12 months or result in death.

An adult or child is considered blind with vision no better than 20/200 or a limited visual field of 20 degrees or less in the better eye with the use of eyeglasses. If a person's sight is not poor enough to be considered blindness, he or she may still qualify as disabled.

SSI PAYMENT RATES

In 1990, the maximum Federal SSI payment is **\$386 a month** for an eligible person and **\$579 a month** for an eligible couple. However, States may **add** to the Federal SSI payments.

To encourage States to supplement the Federal payments, the law gives States the option of having the Federal Government administer the State supplement and pay the administrative costs. In States that choose this option, a single application covers both the Federal and State payment.

Under Federal administration, the State may vary the payment amounts based on living arrangements or geographical area. The State also may disregard additional amounts of income. (See the chart on the next page for a list of the maximum payment rates in States that add to the Federal payment.)

Some States choose to administer their own supplement. In those States, application for the supplement must be made with the State agency. States that administer their own supplement are Alabama, Alaska, Arizona, Colorado, Connecticut, Florida, Idaho, Illinois, Indiana, Kentucky, Louisiana, Maryland, Minnesota, Missouri, Nebraska, New Hampshire, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, South Carolina, South Dakota, Virginia, and Wyoming.

MAXIMUM PAYMENT AMOUNT TO INDIVIDUAL/COUPLE			
STATE	AGED	BLIND	DISABLED
California	\$630/\$1,167	\$704/\$1,372	\$630/\$1,167
Delaware*	386/579	386/579	386/579
Hawaii	390.90/587.80	390.90/587.80	390.90/587.80
Iowa	386/579	408/623	386/579
Maine	396/594	396/594	396/594
Massachusetts	514.82/780.72	535.74/1,071.48	500.39/759.06
Michigan	416.20/624.30	416.20/624.30	416.20/624.30
Montana*	386/579	386/579	386/579
Nevada	422.40/653.46	495.30/953.60	386/579
New Jersey	417.25/604.36	417.25/604.36	417.25/604.36
New York	472/681.50	472/681.50	472/681.50
Pennsylvania	418.40/627.70	418.40/627.70	418.40/627.70
Rhode Island	450.35/699.50	450.35/699.50	450.35/699.50
Utah	392/591	392/591	392/591
Vermont	449.10/693.80	449.10/693.80	449.10/693.80
Washington	414/601	414/601	414/601
Washington D.C.	401/609	401/609	401/609
Wisconsin	488.72/744.86	488.72/744.86	488.72/744.86

* Supplements available only to persons in protective care arrangements

STATE SERVICES

In addition to the supplemental payments, the States provide Medicaid and other services to SSI recipients.

INTERIM PAYMENTS

Some States and local subdivisions make interim assistance payments to SSI claimants who are waiting for a decision on their eligibility for Federal payments. The State or local government can be reimbursed out of the recipient's first SSI check.

MEDICAID

In most States, SSI recipients also get Medicaid, which can pay health care expenses.

In some States, Medicaid is also available to **disabled children 18 or younger** who are receiving home care at less cost to the Government than institutional care.

Medicaid coverage may be affected if a person gives away or sells a resource for less than fair market value.

For more information about Medicaid, contact the local medical assistance office.

SOCIAL SERVICES

SSI recipients are also eligible for social services provided by the State, city, or county. Depending on where the recipient lives, these services include home-maker services, arrangements for meals, or transportation. More information is available at the local public assistance office or social services department.

FOOD STAMPS

SSI recipients also may be eligible for food stamps. If a recipient or applicant lives in a household where everyone is receiving or applying for SSI, Social Security will help the person complete the food stamp application. If a recipient or applicant does not live in a household where everyone is receiving or applying for SSI, an application for food stamps must be made at the food stamp office. In either case, the food stamp office determines eligibility and distributes the food stamps.

INCOME

Generally, a person who has **unearned income** of less than \$406 a month will qualify for a Federal SSI payment. A couple generally can qualify with **unearned income** of less than \$599. Because a large portion of earned income is disregarded, a person who earns up to \$857 a month (\$1,243 for a couple) may receive a Federal payment.

People who live in a State that supplements the Federal payment can qualify for SSI with more income. (See the chart on page 11; generally, people with "countable" income of less than the maximum State payment rate meet the income limit.)

A recipient's other income reduces the amount of the SSI payment. Not all income is counted, however.

Under SSI, the term "income" means anything received that can be used to meet the needs for food, clothing, or shelter. It includes cash, checks, items received "in kind" such as food and shelter, and many items that would not be considered income for Federal or other tax purposes.

Under the SSI program, income is divided into two categories—earned and unearned. **Earned income** includes wages, net earnings from self-employment, earned income tax credit payments, and/or income received from sheltered workshops. **Unearned income** includes Social Security benefits, workers' or veterans compensation, pensions, support and maintenance in kind, annuities, rent, and interest.

WHAT ITEMS ARE NOT INCOME

The following items are **not** considered income:

- Medical care and services (including reimbursements and payment of health insurance premiums by others);
- Social services (including reimbursements from programs);
- Receipts from the sale, exchange, or replacement of resources (such receipts are considered resources);
- Income tax refunds;
- Payments by credit life or credit disability insurance (that is, insurance on charge accounts or other credit accounts);
- Proceeds of a loan;
- Bills paid by someone else for things other than food, clothing, or shelter;
- Replacement of lost or stolen income;
- Weatherization assistance.

WHAT INCOME DOESN'T COUNT

Not all income is counted in determining the recipient's payment amount. The following items are excluded:

- \$20 a month of earned or unearned income (except some types of unearned income based on need, such as certain veterans pensions);
- \$65 a month of earned income plus one-half of earned income over \$65 a month or, **if there is no unearned income**, \$85 a month of earned income plus one-half of the remainder;
- Food stamp assistance;
- Government refunds of taxes paid on real property or on food purchases;
- Assistance based on need from a State or local political subdivision or Indian tribe;
- Amounts for tuition and fees paid from grants, scholarships, and fellowships;
- Home-grown produce consumed by the household;

- Irregular or infrequent earned income totaling no more than \$10 a month;
- Irregular or infrequent unearned income totaling no more than \$20 a month;
- Domestic commercial transportation tickets received as gifts and used;
- Payments for providing foster care to a child who is not receiving SSI but has been placed in the recipient's household by an approved agency;
- If a child, one-third of any child support payments received from the absent parent;
- Earnings (up to \$400 a month, but no more than \$1,620 a year) of a blind or disabled child who is a student under 22;
- If disabled or blind, the amount of income necessary for fulfillment of an approved plan to achieve self-support;
- If blind, an amount equal to work expenses;
- If disabled, an amount equal to impairment-related work expenses;
- Housing assistance from most Federal housing programs;
- Compensation to volunteers from ACTION programs run by State and local subdivisions;
- Restitution payments made by the U.S. Government to Japanese-Americans and Aleuts who were interned or relocated during World War II;
- Agent Orange settlement payments;
- Reparations payments received by Holocaust survivors on or after November 1, 1984, from the Federal Republic of Germany;
- Relocation assistance provided because of property acquisition for Federal or federally assisted projects;
- Grants or loans to undergraduate students from the Department of Education's educational programs;
- Assistance furnished in connection with a Presidentially declared disaster and any interest earned on the assistance;

- Most Federal judgment distribution payments and per capita payments of funds held in trust by the Secretary of the Interior which are made to members of Indian tribes, including purchases made with such payments;
- Interest which is paid on excluded burial funds and left to accumulate;
- Interest earned and left to accumulate on the value of an excluded agreement representing the purchase of a burial space;
- Food, clothing, or shelter in a nonprofit retirement home or similar institution that is provided or paid for by a nonprofit organization which is not expressly obligated to do so;
- Food, clothing, shelter, and home energy assistance provided in kind by a private nonprofit organization if the assistance is based on need as certified by the State;
- Home energy assistance provided by certain home energy suppliers if the assistance is based on need and is certified by the State.

OTHER INCOME RULES

If only one member of a couple living together qualifies for SSI, part of the ineligible member's income may be included with the eligible spouse's.

If an eligible couple has been separated or living apart for over 6 months, each person is treated as an individual. Effective October 1, 1990, a couple will be treated as separated starting with the first month after they separate.

If an unmarried child under 18 is living at home, some of the parents' income may be included with the child's. Allowances are made for the parents and for other children living in the home. The remaining parental income is included with the child's to decide if the child is eligible.

RESOURCES

A **person** may have resources of **up to \$2,000**; a **couple** may have resources of **up to \$3,000**.

The resource limit for a couple applies even if only one member of a couple is eligible. The couple's resources are counted as if both members are eligible.

- If an eligible couple has been separated or living apart for over 6 months, each person is treated as an individual. Effective October 1, 1990, a couple will be treated as separated starting with the first month after they separate.

If an unmarried child under 18 is living at home and the parents' resources exceed \$3,000 (\$2,000 if only one parent), the excess may be included with the child's resources.

NOT ALL RESOURCES COUNT

Not all resources are counted in determining if a claimant meets the resource limit.

- **A home** (and adjacent land) is not counted, regardless of its value, if it is the claimant's principal place of residence and the claimant has ownership in it.
- **Personal effects or household goods** with a total equity value of \$2,000 or less are not counted. If the total equity value exceeds \$2,000, the excess counts. The equity value is what an item can be sold for, less the amount of any legal debt against it.
- The value of **one car** is not counted at all if it is (1) used by the household for transportation to a job or to a place for regular treatment of a specific medical problem, (2) modified for use by a handicapped person, or (3) necessary to perform essential daily activities. If a car cannot be excluded for any of those three reasons, then only the portion of the current market value which exceeds \$4,500 counts as a resource. If a person owns **any other cars**, the equity value of each is counted. Also, under certain conditions, the value of **any car** a person owns may not be counted if it is used for self-support.

- **Life insurance policies** with a total face value of \$1,500 or less per person are not counted.
- **Burial plots or spaces** and repositories for the remains of an individual and immediate family generally do not count. Also, the interest earned and left to accumulate on the value of an excluded agreement representing the purchase of a burial space will not count.
- **Burial funds** for an individual and spouse do not count if they are specifically set aside for burial purposes and do not exceed \$1,500 per person. The \$1,500 limit is reduced by any amount that the person owns in an irrevocable burial contract, irrevocable trust, or any other irrevocable burial arrangement. The \$1,500 limit is further reduced by the face value of a life insurance policy the person owns if the cash surrender value was excluded under the general life insurance exclusion. Interest earned on, and appreciation in the value of, burial funds may also be excluded. If a person uses any amount of the excluded burial funds for purposes other than burial, his or her future SSI payments will be reduced by the same amount.
- **Resources** held under the Uniform Gifts to Minors Act or held in trusts which are administered by legally appointed guardians are not counted. (However, they may affect Medicaid eligibility.)
- **Property** essential to an individual's self-support is not counted. This includes any property used in a trade or business or by the individual as an employee. It also includes, subject to certain limits, non-business income-producing property and property used to produce essential goods and services (such as rental property or land used to produce food for home consumption).
- **Resources** that a blind or disabled person needs to fulfill an approved plan for achieving self-support are disregarded. (See page 25.)

- **Disaster assistance** and certain **community stocks** held by natives of Alaska also are excluded.
- Any **retroactive SSI payments or retroactive Social Security benefits** paid to a recipient are not counted as resources for 6 months after they are received. This gives the recipient time to make purchases or payments on debts that he or she was unable to make while waiting for the back payments. Any retroactive payments left over after this period will count as a resource.

OTHER RESOURCE RULES

A person whose countable resources exceed the limit because of property that cannot be sold quickly may still qualify for SSI payments by agreeing to sell the excess resources. SSI payments received pending the sale of the resources may have to be repaid out of the proceeds of the sale. Refusal to dispose of excess resources after payments have started means the recipient will be found ineligible and will have to return any payments received. However, under certain conditions, excess real property can be excluded if it cannot be sold.

If a person gave away or sold any countable resource for less than fair market value before July 1, 1988, the difference between the fair market value and the compensation received will usually be counted as a resource for 24 months from the date of disposal.

MISCELLANEOUS ELIGIBILITY RULES

In addition to being 65 or older, blind, or disabled and meeting the income and resource limits, there are additional requirements for SSI eligibility.

- **U.S. Residence**—A person must reside in the U.S. or the Northern Mariana Islands (except for the children of military personnel) **and** be a U.S. citizen, an alien lawfully admitted for permanent residence, or an alien permanently residing in the U.S. under color of law. "Under color of law" applies to aliens who are allowed by the Immigration and Naturalization Service to reside in the U.S. **and** who are neither non-immigrants nor lawfully admitted for permanent residence.
- **Apply for other benefits**—Since SSI payments can be reduced by other income, SSI applicants must apply for any other money benefits due them. Social Security works with claimants to help them receive any other benefits for which they are eligible. People who receive SSI checks can receive Social Security benefits, too, if they are eligible for both.
- **SSI or AFDC**—An individual **cannot** receive **both** SSI payments and payments under the Aid to Families with Dependent Children (AFDC) program. However, a parent or child may be eligible under both programs and can choose whichever one is best.
- **Shared resources and income**—The Federal law does not require support by relatives. But, in determining eligibility, the law assumes that a husband and wife who live together share their resources and income and that a child shares in the parents' resources and income.
- **Disabled and blind recipients** must accept vocational rehabilitation services if offered.

- **Disabled drug addicts or alcoholics** are referred for appropriate treatment if it is available at an approved facility or institution. Drug addicts or alcoholics who fail to undergo treatment or to comply with the terms and requirements of available treatment are **not** eligible for SSI payments. SSI payments for disabled drug addicts or alcoholics must be made to a representative payee on the recipient's behalf.

PEOPLE IN INSTITUTIONS

People who live in city or county rest homes, halfway houses, prisons, or other public institutions generally are **not** eligible for SSI. But there are some exceptions.

- A person who lives in a publicly operated community residence which serves no more than 16 people may be eligible for SSI payments.
- A person who lives in a public institution primarily to attend approved educational or vocational training provided in the institution may be eligible if the training is designed to prepare the person for gainful employment.
- If a person is in a public or private medical treatment facility and Medicaid is paying more than half the cost of his or her care, the person may be eligible. But the SSI payment is usually no more than \$30 a month, plus any additional money paid by the State.
- A person who is a resident of a public emergency shelter throughout a month can receive SSI payments for up to 6 months during any 9-month period.

- An SSI recipient who was working before entering a public institution **may** receive payments for the first 2 full months after entering the institution.
- An SSI recipient may be eligible for payments during a short, temporary stay in a medical institution. To get these payments, the recipient must:
 - be expected to be in the institution 3 months or less as certified by a physician;
 - need to maintain and pay expenses associated with his or her permanent living arrangement; and
 - notify us within 10 days after the end of the month of admission.

SPONSORED ALIENS

The eligibility of a sponsored alien depends on the resources and income of the sponsor, the sponsor's spouse, **and** on the alien's own resources and income. **During the 3 years** after the alien's admission for permanent residence in the U.S., part of the sponsor's resources and income are considered to be the alien's and count in determining the alien's eligibility and payment amount. **After the 3-year period**, the sponsor's resources and income don't count. This provision does **not** apply to aliens who entered as refugees, who become blind or disabled after admission for permanent residence in the U.S., or who have been granted asylum.

HOW PAYMENTS ARE FIGURED

Generally, SSI payments are figured on a retrospective basis. The amount of a recipient's monthly check is based on the actual countable income from 2 months earlier. There are some exceptions to this general rule.

A person's SSI payments for the first and second month of eligibility are based on circumstances in the first month of eligibility. A person's payments for the first and second month after a period of ineligibility are figured the same way. If a person receives both SSI and Social Security, the annual cost-of-living increases

are coordinated—that is, the SSI payments for January and February are based on a prior month's income plus the increase in Social Security benefits. (Note: Although payment amounts are based on a retrospective basis, **eligibility** is always determined on the basis of the **current month's** circumstances.)

A recipient's first SSI payment is **prorated** from the date of application or date of eligibility, whichever is later. For example, if a person applies on the first of the month but does not meet all the eligibility requirements until the 10th of the month, the first SSI payment will be based on the number of days from the 10th through the end of the month. The payment also is prorated for the month a person becomes eligible again after a period of ineligibility. The payment amount is figured according to the person's income and living arrangements and is then prorated.

One-third of the basic SSI payment is **deducted** if an eligible person or couple is living in another person's household and receiving support and maintenance in kind from that person. This deduction takes the place of setting the exact dollar value of the support and maintenance.

LEAVING THE COUNTRY

If a person is out of the United States or the Northern Mariana Islands for an entire calendar month, no payment can be made for that month. Also, once a person has been outside the area for 30 or more consecutive days, payments cannot start again until the person has been back in the U.S. or the Northern Mariana Islands for 30 consecutive days.

There is a special rule for the dependent children of military personnel. Generally, they may continue getting SSI while overseas if they were receiving SSI in the month before their parent reported for overseas duty.

PROVISIONS TO HELP BLIND OR DISABLED RECIPIENTS WORK

The SSI law contains a number of provisions designed to encourage blind or disabled recipients to work.

DEDUCTIONS FOR WORK EXPENSES

In figuring a disabled recipient's SSI payment, certain impairment-related work expenses can be deducted from earned income. But the recipient must meet the income limit **without** these deductions when he or she first becomes eligible. Social Security must approve each deduction and the amount. The following work expenses generally are deductible:

- Wheelchairs, respirators, braces, and other medical devices;
- Attendant care services, such as assistance in going to and from work, a reader for the blind, or an interpreter for the deaf;
- One-handed typewriters, braille devices, telecommunications devices for the deaf, and certain other work-related equipment;
- Regularly prescribed drugs and medical services needed to control an impairment;
- Residential modifications, such as ramps or railings outside the home that improve mobility;
- Expendable medical supplies, costs of keeping a guide dog, and other miscellaneous expenses.

Blind recipients are allowed deductions from their earned income for certain work expenses in addition to those mentioned above. Examples are Federal, State, and Social Security taxes; routine transportation costs to and from work; and union dues. These work expenses will be deducted before determining a blind recipient's eligibility or SSI payment amount.

CONTINUATION OF PAYMENTS AND/OR MEDICAID

Special SSI cash benefits may be paid to working disabled recipients. This special benefit is calculated in the same way as a regular SSI payment. As earnings increase, the amount of the SSI benefit will be reduced. Even if a person's cash benefits stop because countable income exceeds the Federal payment rate and any State supplement that's payable, the recipient may be eligible for extended Medicaid coverage.

Medicaid may continue for working disabled or blind recipients under age 65 if they:

- continue to have a disabling condition;
- need Medicaid in order to work;
- are unable to afford equivalent medical coverage without assistance; and
- meet all nondisability requirements for SSI payments (other than earnings).

PLANS FOR ACHIEVING SELF-SUPPORT

Under a plan for achieving self-support, a disabled or blind person can set aside income and/or resources for a work goal such as vocational training, education, purchasing work-related equipment, or starting a business. The income and/or resources set aside will not count in determining a person's eligibility or payment amount.

The person must have a feasible work goal, a specific savings or spending plan, and must provide for a clearly identifiable accounting of the funds that are set aside. The person must then follow the plan but can negotiate revisions as needed.

A vocational counselor, social worker, employer, Social Security representative, or anyone else may help a person develop a plan for achieving self-support. Social Security will evaluate the plan and determine its acceptability.

It is important to remember that, as earnings rise, a person who does not now need a plan for achieving self-support may need one next month to remain eligible or to increase his or her SSI payment amount.

PAYMENTS TO PEOPLE IN VOCATIONAL REHABILITATION PLANS

Disabled or blind people who unexpectedly improve and are no longer considered disabled or blind may continue to receive SSI payments (and Social Security benefits) if they are participating in an approved State vocational rehabilitation program. This provision is intended to help disabled and blind people who unexpectedly improve and whose payments would otherwise end before they are prepared vocationally to return to work.

APPLYING FOR SSI

Someone can apply for SSI by visiting a Social Security office or calling Social Security at 1-800-234-SSA (1-800-234-5772) for an appointment with a Social Security representative. Parents or guardians can apply for blind or disabled children under 18.

It's helpful if claimants have the following information before applying. However, they should apply even if they don't have all the things listed. Social Security can help them get whatever is needed.

- Their Social Security card or record of their number;
- Their birth certificate or other proof of age;
- Information about the home where they live, such as their mortgage or their lease and landlord's name;
- Payroll slips, bank books, insurance policies, car registration, burial fund records, and other information about their income and resources;
- Names and addresses of doctors, hospitals, and clinics that have treated them and the names and addresses of social workers or institution superintendents.

HOW SSI CLAIMS ARE PROCESSED

The Social Security office takes applications and obtains and evaluates evidence of identity, income, and resources. It also determines if a representative payee is needed and, if so, appoints one.

If a claimant appears to meet all the eligibility requirements and **needs immediate cash assistance** to meet a financial emergency, the Social Security office may issue an emergency advance payment. The amount of the advance payment will be withheld from the first regular SSI check. If it is established that the claimant is not eligible, the advance payment may have to be repaid.

For aged claimants, the Social Security office determines eligibility.

For disabled or blind claimants receiving Social Security disability benefits, the Social Security office may determine SSI eligibility without referral to the State for a medical review.

If a formal medical determination of the claimant's disability or blindness is needed, it's made by the State disability determination service. The Social Security office develops all nonmedical proofs. Medical evidence is sent to the State.

A claimant who is otherwise eligible and found **presumptively disabled or presumptively blind** can receive payments for up to 3 months while the State determines if the person is disabled or blind. These payments will not be considered an overpayment if the claimant is determined not to be disabled or blind.

REDETERMINATIONS

The SSI law requires that each recipient's case be periodically reviewed to make certain that the recipient is still eligible for SSI and that his or her payment is correct. This review is called a redetermination.

The recipient will be asked to provide information about income, resources, living arrangements, and bank accounts. It is a good idea for the recipient to keep savings or checking account statements because he or she may need them for the redetermination.

In disability cases, new medical evidence may be needed from time to time, and recipients may be asked to undergo special examinations or tests. The frequency of these "continuing disability reviews" depends primarily on the severity of the impairment and the expectation of improvement. Disabled recipients who are expected to medically improve usually will have their cases reviewed 6-18 months after payments start.

In some instances, the redetermination can be conducted by mail or telephone. In other cases, the recipient will be asked to visit the Social Security office for an interview. Local Social Security offices notify recipients when it is time for their redetermination.

COMPUTER MATCHING

Social Security uses computer matching programs to compare its records about a person's income and resources with records of other Federal, State, or local government agencies. The information is used to determine whether a person qualifies for benefits.

THE RECIPIENT'S RESPONSIBILITIES

Recipients or their representative payees are responsible for reporting changes that may affect their eligibility or payments. Changes must be reported within 10 days after the month they happen. If a recipient fails to report or makes a false statement and receives money he or she is not due, Social Security will act to recover the overpayment. In addition, the recipient may have to pay a penalty. Failure to report a change also may prevent or delay a recipient from receiving additional money due.

All recipients must report the following:

- Changes in income, resources, household or living arrangements, or marital status;
- If they enter or leave an institution;
- If they leave the U.S. or the Northern Mariana Islands;
- If they change their address.

Married SSI recipients must report changes in their spouse's income and resources.

If the SSI recipient is a **child under 18** living with his or her parents, any change in the parents' income and resources must be reported.

Disabled and blind recipients must let Social Security know if they go to work or become self-employed or if their condition improves.

Students between 18 and 22 must report if they start or stop attending school.

The income of **ineligible children** may affect their parents' SSI payment or an eligible child's payment. So, changes in the income of ineligible children who live in the household must be reported. Also, Social Security should be notified if an ineligible child living in the household reaches 18 (or 21 if a student).

If a recipient is a **sponsored alien**, any changes in the sponsor's income and resources must be reported during the 3 years after the alien's admission for permanent residence in the U.S.

And, Social Security should be notified if a recipient cannot manage his or her funds, if a drug addict or alcoholic stops treatment, or if a recipient dies.

Reports can be made by phone or mail or in person at any Social Security office.

Recipients receive information which explains their reporting responsibilities in detail.

THE RECIPIENT'S RIGHT TO APPEAL

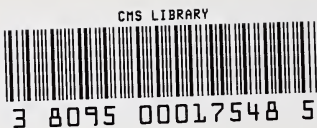
Recipients have the right to appeal any decision made about their eligibility or payment amount. There are four appeal steps—reconsideration, hearing, Appeals Council review, and Federal court action—and there is a time limit for requesting each one. Social Security offices will help recipients request an appeal.

FOR MORE INFORMATION

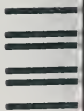
For more information, call or visit any Social Security office.

**Department of
Health and Human Services
Social Security Administration
Baltimore, Maryland 21235**

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